

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**900-918**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1704	1962	2327	2675	2717	3121	2430	2794	2798	3215
65-67	1122	1292	1461	1678	1750	2012	1509	1734	1804	2074
68	1171	1348	1525	1754	1823	2094	1578	1812	1877	2159
69	1219	1401	1591	1829	1893	2176	1645	1892	1953	2243
70	1264	1457	1654	1903	1964	2257	1712	1970	2025	2328
71	1312	1509	1719	1977	2033	2339	1780	2046	2096	2410
72	1356	1557	1780	2048	2100	2415	1843	2120	2167	2490
73	1398	1606	1841	2115	2167	2490	1906	2192	2233	2568
74	1437	1651	1895	2179	2230	2565	1967	2261	2298	2642
75	1474	1694	1951	2241	2292	2634	2025	2328	2361	2713
76	1507	1734	2003	2302	2347	2699	2079	2391	2419	2782
77	1539	1772	2050	2358	2400	2760	2129	2452	2475	2846
78	1568	1804	2094	2410	2452	2820	2178	2504	2525	2907
79	1593	1830	2136	2457	2499	2870	2222	2555	2573	2960
80	1616	1856	2172	2500	2539	2919	2262	2600	2616	3008
81	1633	1876	2205	2535	2577	2961	2297	2642	2655	3051
82	1651	1898	2236	2571	2613	3004	2331	2681	2690	3095
83	1669	1918	2269	2608	2647	3045	2363	2721	2726	3136
84	1686	1938	2297	2642	2682	3085	2397	2757	2761	3176
85	1704	1962	2327	2675	2717	3121	2430	2794	2798	3215
86	1721	1981	2356	2708	2746	3160	2458	2829	2829	3254
87	1741	1999	2382	2740	2778	3194	2490	2864	2861	3290
88	1759	2022	2410	2770	2808	3228	2518	2895	2891	3325
89	1776	2042	2435	2799	2838	3262	2544	2926	2919	3358
90	1793	2063	2458	2828	2864	3292	2570	2956	2947	3389
91	1811	2083	2482	2856	2887	3322	2595	2982	2972	3419
92	1829	2103	2503	2881	2911	3348	2616	3008	2998	3448
93	1846	2124	2525	2903	2932	3374	2636	3034	3020	3475
94	1864	2141	2545	2926	2954	3397	2657	3054	3042	3497
95	1880	2166	2564	2947	2972	3418	2675	3075	3062	3520
96	1898	2185	2581	2969	2991	3439	2692	3097	3082	3543
97	1916	2205	2600	2990	3008	3462	2709	3119	3102	3567
98	1934	2226	2618	3012	3028	3481	2729	3140	3120	3588
99	1953	2246	2636	3034	3049	3505	2748	3162	3140	3614

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**900-918**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1893	2178	2584	2972	3019	3470	2699	3104	3107	3572
65-67	1247	1437	1622	1867	1944	2236	1676	1927	2005	2304
68	1303	1498	1694	1950	2025	2328	1752	2015	2088	2399
69	1356	1557	1767	2033	2103	2419	1828	2103	2168	2495
70	1407	1619	1841	2115	2183	2509	1903	2189	2249	2586
71	1457	1673	1908	2194	2258	2597	1977	2272	2328	2678
72	1505	1730	1979	2274	2332	2683	2049	2356	2408	2768
73	1552	1785	2045	2350	2409	2768	2116	2436	2482	2855
74	1596	1833	2107	2422	2477	2848	2187	2513	2553	2935
75	1637	1882	2168	2493	2544	2926	2250	2586	2622	3017
76	1673	1925	2226	2557	2608	2998	2310	2657	2688	3090
77	1710	1967	2278	2620	2666	3068	2367	2722	2751	3163
78	1742	2003	2328	2678	2724	3132	2419	2783	2805	3228
79	1772	2035	2374	2727	2776	3192	2469	2839	2860	3289
80	1794	2064	2413	2776	2821	3245	2513	2890	2907	3342
81	1812	2088	2451	2817	2863	3292	2552	2935	2948	3390
82	1832	2110	2484	2859	2903	3337	2591	2980	2990	3439
83	1854	2132	2519	2896	2942	3384	2627	3023	3029	3485
84	1873	2155	2552	2935	2980	3428	2662	3064	3069	3530
85	1893	2178	2584	2972	3019	3470	2699	3104	3107	3572
86	1914	2201	2617	3008	3052	3511	2734	3143	3143	3615
87	1933	2224	2647	3045	3088	3549	2766	3181	3180	3656
88	1953	2248	2677	3080	3120	3588	2799	3216	3212	3695
89	1971	2270	2705	3111	3151	3623	2828	3250	3245	3734
90	1993	2292	2730	3142	3181	3657	2856	3285	3275	3766
91	2012	2314	2757	3173	3208	3689	2882	3315	3305	3799
92	2032	2339	2782	3201	3233	3719	2907	3344	3332	3831
93	2051	2360	2804	3227	3260	3748	2930	3370	3357	3860
94	2070	2382	2828	3253	3281	3774	2951	3396	3380	3886
95	2090	2404	2847	3275	3303	3796	2972	3418	3401	3912
96	2110	2426	2867	3297	3323	3821	2991	3441	3426	3938
97	2129	2451	2887	3323	3344	3845	3012	3465	3446	3962
98	2150	2473	2911	3345	3366	3870	3034	3489	3467	3987
99	2170	2495	2930	3372	3387	3895	3052	3511	3492	4014

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**MONTHLY PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**900-918**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	141.94	163.43	193.84	222.83	226.33	259.98	202.50	232.82	233.07	267.81
65-67	93.46	107.62	121.70	139.78	145.78	167.60	125.78	144.44	150.27	172.76
68	97.54	112.29	127.03	146.11	151.86	174.43	131.45	151.02	156.35	179.84
69	101.54	116.70	132.53	152.36	157.69	181.26	137.03	157.60	162.68	186.84
70	105.29	121.37	137.78	158.52	163.60	188.01	142.53	164.10	168.68	193.92
71	109.29	125.70	143.19	164.68	169.35	194.84	148.27	170.43	174.60	200.75
72	112.95	129.70	148.27	170.60	174.93	201.17	153.52	176.60	180.51	207.42
73	116.45	133.78	153.36	176.18	180.51	207.42	158.77	182.59	186.01	213.91
74	119.70	137.53	157.85	181.51	185.76	213.66	163.77	188.34	191.42	220.08
75	122.78	141.11	162.52	186.68	190.92	219.41	168.68	193.92	196.67	225.99
76	125.53	144.44	166.85	191.76	195.51	224.83	173.18	199.09	201.50	231.74
77	128.20	147.61	170.77	196.42	199.92	229.91	177.43	204.17	206.17	237.07
78	130.61	150.27	174.43	200.75	204.25	234.91	181.43	208.58	210.33	242.15
79	132.70	152.44	177.93	204.67	208.17	239.07	185.01	212.83	214.33	246.57
80	134.61	154.60	180.93	208.25	211.50	243.15	188.42	216.66	217.91	250.57
81	136.03	156.27	183.68	211.17	214.66	246.65	191.34	220.00	221.16	254.15
82	137.53	158.10	186.26	214.16	217.66	250.23	194.26	223.33	224.08	257.81
83	139.03	159.77	189.01	217.25	220.50	253.65	196.84	226.66	227.08	261.23
84	140.44	161.44	191.34	220.08	223.41	256.98	199.75	229.74	229.99	264.56
85	141.94	163.43	193.84	222.83	226.33	259.98	202.50	232.82	233.07	267.81
86	143.36	165.02	196.25	225.58	228.74	263.23	204.83	235.66	235.66	271.06
87	145.03	166.52	198.42	228.24	231.41	266.06	207.42	238.49	238.32	274.06
88	146.52	168.43	200.75	230.74	233.91	268.89	209.75	241.15	240.82	276.97
89	147.94	170.10	202.84	233.16	236.41	271.72	211.92	243.82	243.15	279.72
90	149.36	171.85	204.75	235.57	238.57	274.22	214.08	246.23	245.49	282.30
91	150.86	173.51	206.75	237.90	240.49	276.72	216.08	248.48	247.57	284.80
92	152.36	175.18	208.50	239.99	242.49	278.89	217.91	250.57	249.73	287.22
93	153.77	176.93	210.33	241.82	244.24	281.05	219.66	252.65	251.57	289.47
94	155.27	178.35	212.00	243.74	246.07	282.97	221.33	254.40	253.40	291.30
95	156.60	180.43	213.58	245.49	247.57	284.72	222.83	256.15	255.06	293.22
96	158.10	182.01	215.00	247.32	249.15	286.47	224.24	257.98	256.73	295.13
97	159.60	183.68	216.58	249.07	250.57	288.38	225.74	259.73	258.40	297.13
98	161.10	185.43	218.08	250.90	252.23	289.97	227.33	261.56	259.90	298.88
99	162.68	187.09	219.58	252.73	253.98	291.97	228.91	263.31	261.56	301.05

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**MONTHLY STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**900-918**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	157.69	181.43	215.25	247.48	251.32	288.97	224.83	258.56	258.90	297.63
65-67	103.88	119.70	135.20	155.44	161.85	186.26	139.61	160.52	167.02	192.01
68	108.54	124.78	141.11	162.44	168.68	193.84	145.94	167.85	173.85	199.92
69	112.95	129.70	147.19	169.43	175.18	201.50	152.27	175.18	180.59	207.83
70	117.20	134.86	153.36	176.26	181.84	209.00	158.52	182.34	187.34	215.50
71	121.37	139.36	159.02	182.84	188.26	216.33	164.68	189.26	193.84	222.99
72	125.37	144.11	164.77	189.51	194.26	223.66	170.68	196.25	200.50	230.57
73	129.28	148.69	170.35	195.84	200.59	230.57	176.26	202.92	206.75	237.82
74	132.95	152.69	175.51	201.75	206.42	237.24	182.18	209.33	212.66	244.49
75	136.36	156.77	180.59	207.75	211.92	243.74	187.43	215.41	218.33	251.23
76	139.36	160.35	185.43	213.08	217.25	249.73	192.42	221.33	223.99	257.48
77	142.44	163.85	189.67	218.25	222.16	255.48	197.17	226.74	229.16	263.39
78	145.11	166.85	193.92	223.08	226.83	260.90	201.50	231.82	233.82	268.98
79	147.61	169.52	197.75	227.24	231.24	265.89	205.67	236.49	238.15	274.06
80	149.44	171.93	201.00	231.24	235.07	270.31	209.33	240.74	242.07	278.39
81	150.94	173.93	204.09	234.66	238.40	274.22	212.58	244.49	245.74	282.47
82	152.61	175.76	206.92	238.07	241.90	278.06	215.83	248.23	249.07	286.47
83	154.44	177.60	209.83	241.24	244.99	281.80	218.83	251.82	252.40	290.30
84	156.02	179.51	212.58	244.57	248.23	285.47	221.74	255.23	255.81	293.97
85	157.69	181.43	215.25	247.48	251.32	288.97	224.83	258.56	258.90	297.63
86	159.44	183.34	218.00	250.57	254.23	292.55	227.74	261.81	261.73	301.05
87	161.02	185.26	220.50	253.65	257.23	295.63	230.41	264.98	264.73	304.54
88	162.68	187.26	222.99	256.48	259.90	298.88	233.16	267.89	267.64	307.71
89	164.18	189.09	225.33	259.15	262.56	301.88	235.57	270.73	270.31	310.96
90	166.02	190.92	227.41	261.65	264.98	304.63	237.90	273.64	272.81	313.79
91	167.60	192.76	229.74	264.31	267.23	307.38	240.07	276.14	275.31	316.46
92	169.27	194.84	231.74	266.64	269.39	309.88	242.15	278.56	277.47	319.12
93	170.85	196.59	233.66	268.73	271.56	312.13	244.07	280.72	279.64	321.54
94	172.43	198.42	235.49	270.97	273.31	314.37	245.82	282.89	281.55	323.70
95	174.10	200.25	237.16	272.72	275.06	316.21	247.57	284.72	283.39	325.79
96	175.76	202.09	238.82	274.64	276.72	318.21	249.15	286.64	285.22	328.04
97	177.35	204.17	240.49	276.81	278.56	320.46	250.90	288.63	287.14	330.03
98	179.10	206.00	242.40	278.64	280.30	322.37	252.73	290.63	288.80	332.12
99	180.76	207.83	244.07	280.89	282.14	324.45	254.23	292.47	290.88	334.37

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**926-931, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1573	1811	2148	2470	2508	2881	2243	2579	2582	2968
65-67	1036	1193	1349	1549	1615	1858	1393	1601	1666	1914
68	1081	1244	1408	1619	1682	1933	1457	1673	1733	1993
69	1126	1294	1469	1688	1747	2009	1518	1746	1802	2070
70	1166	1345	1526	1757	1813	2083	1580	1818	1870	2149
71	1211	1393	1586	1825	1877	2159	1643	1889	1934	2225
72	1252	1438	1643	1890	1938	2230	1702	1957	2000	2298
73	1290	1482	1699	1952	2000	2298	1759	2023	2062	2370
74	1326	1524	1750	2011	2058	2368	1816	2087	2122	2438
75	1361	1564	1801	2069	2116	2431	1870	2149	2179	2504
76	1391	1601	1849	2125	2166	2491	1919	2207	2233	2568
77	1421	1636	1892	2177	2215	2548	1966	2263	2285	2627
78	1447	1666	1933	2225	2263	2603	2010	2311	2330	2683
79	1470	1690	1972	2268	2306	2650	2051	2358	2375	2732
80	1492	1714	2005	2308	2344	2694	2088	2400	2414	2777
81	1507	1732	2035	2340	2378	2734	2120	2438	2450	2816
82	1524	1752	2064	2374	2412	2773	2152	2474	2483	2857
83	1541	1770	2094	2407	2443	2810	2182	2512	2516	2894
84	1556	1789	2120	2438	2476	2848	2213	2545	2549	2932
85	1573	1811	2148	2470	2508	2881	2243	2579	2582	2968
86	1589	1829	2174	2500	2534	2917	2269	2611	2611	3004
87	1607	1846	2198	2530	2564	2948	2298	2644	2641	3037
88	1624	1866	2225	2557	2592	2980	2324	2672	2669	3070
89	1639	1885	2248	2584	2620	3011	2348	2701	2694	3100
90	1655	1904	2269	2610	2644	3038	2372	2729	2720	3128
91	1672	1922	2291	2636	2665	3066	2395	2753	2743	3156
92	1688	1942	2310	2659	2687	3090	2414	2777	2767	3182
93	1704	1961	2330	2680	2706	3114	2434	2801	2788	3208
94	1721	1976	2350	2701	2726	3136	2453	2819	2808	3228
95	1735	1999	2366	2720	2743	3155	2470	2838	2826	3250
96	1752	2017	2382	2741	2761	3174	2485	2858	2845	3270
97	1769	2035	2400	2760	2777	3196	2501	2879	2863	3293
98	1786	2054	2417	2780	2795	3214	2519	2898	2880	3312
99	1802	2074	2434	2801	2814	3235	2537	2918	2898	3336

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**926-931, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1747	2010	2386	2743	2786	3203	2491	2866	2868	3298
65-67	1151	1326	1498	1723	1794	2064	1547	1778	1850	2126
68	1202	1382	1564	1800	1870	2149	1618	1860	1927	2214
69	1252	1438	1631	1877	1942	2233	1687	1942	2002	2303
70	1298	1494	1699	1952	2015	2316	1757	2021	2076	2387
71	1345	1544	1762	2026	2084	2398	1825	2098	2149	2472
72	1390	1597	1826	2099	2153	2477	1891	2174	2222	2555
73	1433	1648	1888	2170	2224	2555	1954	2249	2291	2635
74	1474	1692	1945	2236	2286	2629	2018	2320	2357	2710
75	1511	1738	2002	2302	2348	2701	2077	2387	2420	2785
76	1544	1777	2054	2360	2407	2767	2132	2453	2482	2852
77	1578	1816	2102	2418	2461	2832	2185	2513	2539	2920
78	1608	1849	2149	2472	2514	2891	2233	2569	2590	2980
79	1636	1878	2191	2518	2562	2946	2279	2621	2640	3036
80	1656	1906	2227	2562	2604	2995	2320	2668	2683	3085
81	1673	1927	2262	2600	2642	3038	2356	2710	2722	3130
82	1691	1948	2293	2639	2680	3080	2392	2750	2760	3174
83	1711	1968	2326	2674	2716	3124	2425	2790	2796	3217
84	1729	1990	2356	2710	2750	3164	2458	2828	2833	3258
85	1747	2010	2386	2743	2786	3203	2491	2866	2868	3298
86	1766	2032	2416	2777	2818	3241	2524	2902	2902	3337
87	1784	2053	2443	2810	2850	3276	2554	2936	2935	3374
88	1802	2075	2471	2843	2880	3312	2584	2969	2965	3410
89	1819	2095	2497	2872	2909	3344	2610	3000	2995	3446
90	1840	2116	2520	2900	2936	3376	2636	3032	3023	3476
91	1858	2136	2545	2929	2962	3406	2660	3060	3050	3506
92	1876	2159	2568	2954	2984	3433	2683	3086	3076	3536
93	1894	2178	2588	2978	3010	3460	2705	3110	3098	3563
94	1910	2198	2610	3002	3029	3484	2724	3134	3120	3587
95	1930	2219	2628	3023	3049	3504	2743	3155	3139	3611
96	1948	2239	2646	3043	3067	3527	2761	3176	3162	3635
97	1966	2262	2665	3067	3086	3550	2780	3198	3181	3658
98	1985	2282	2687	3088	3107	3572	2801	3221	3200	3680
99	2003	2303	2705	3113	3126	3595	2818	3241	3223	3706

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**MONTHLY PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**926-931, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	131.03	150.86	178.76	205.67	208.92	239.99	186.84	214.83	215.08	247.23
65-67	86.30	99.38	112.29	128.95	134.53	154.77	116.04	133.36	138.78	159.44
68	90.05	103.63	117.20	134.95	140.11	161.02	121.37	139.36	144.36	166.02
69	93.80	107.79	122.37	140.61	145.53	167.35	126.45	145.44	150.11	172.43
70	97.13	112.04	127.20	146.27	151.02	173.51	131.61	151.44	155.77	179.01
71	100.88	116.04	132.20	152.11	156.35	179.84	136.86	157.35	161.10	185.34
72	104.29	119.79	136.86	157.44	161.44	185.76	141.78	163.02	166.60	191.42
73	107.46	123.45	141.53	162.68	166.60	191.42	146.52	168.52	171.76	197.42
74	110.46	126.95	145.86	167.60	171.43	197.25	151.27	173.85	176.76	203.09
75	113.37	130.28	150.02	172.35	176.26	202.50	155.77	179.01	181.51	208.58
76	115.87	133.36	154.02	177.10	180.43	207.50	159.85	183.84	186.01	213.91
77	118.37	136.28	157.60	181.34	184.51	212.25	163.77	188.51	190.34	218.83
78	120.54	138.78	161.10	185.26	188.51	216.83	167.43	192.51	194.09	223.49
79	122.45	140.78	164.18	188.92	192.09	220.75	170.85	196.42	197.84	227.58
80	124.28	142.78	167.02	192.26	195.26	224.41	173.93	199.92	201.09	231.32
81	125.53	144.28	169.43	194.92	198.09	227.74	176.60	203.09	204.09	234.57
82	126.95	145.94	171.93	197.75	200.92	230.99	179.26	206.08	206.83	237.99
83	128.37	147.44	174.43	200.50	203.50	234.07	181.76	209.25	209.58	241.07
84	129.61	149.02	176.68	203.09	206.25	237.24	184.34	212.00	212.33	244.24
85	131.03	150.86	178.76	205.67	208.92	239.99	186.84	214.83	215.08	247.23
86	132.36	152.36	181.01	208.25	211.08	242.99	189.01	217.50	217.50	250.23
87	133.86	153.77	183.26	210.75	213.58	245.57	191.42	220.25	220.00	252.98
88	135.28	155.44	185.26	213.08	215.91	248.23	193.59	222.58	222.33	255.73
89	136.53	157.02	187.26	215.08	218.25	250.82	195.59	224.99	224.41	258.23
90	137.86	158.60	189.01	217.33	220.25	253.07	197.59	227.33	226.58	260.56
91	139.28	160.10	190.84	219.66	221.99	255.40	199.50	229.32	228.49	262.89
92	140.61	161.77	192.51	221.49	223.83	257.40	201.09	231.32	230.49	265.06
93	141.94	163.35	194.26	223.24	225.41	259.40	202.75	233.32	232.24	267.23
94	143.36	164.60	195.67	224.99	227.08	261.23	204.33	234.82	233.91	268.89
95	144.53	166.52	197.17	226.66	228.49	262.81	205.75	236.41	235.41	270.73
96	145.94	168.02	198.42	228.24	229.99	264.39	207.00	238.07	236.99	272.39
97	147.36	169.52	199.92	229.99	231.32	266.23	208.33	239.82	238.49	274.31
98	148.77	171.10	201.42	231.74	232.82	267.73	209.83	241.40	239.90	275.89
99	150.11	172.76	202.75	233.24	234.41	269.48	211.33	243.07	241.40	277.89

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**MONTHLY STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**926-931, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	145.53	167.43	198.75	228.49	232.07	266.81	207.50	238.74	238.90	274.72
65-67	95.88	110.46	124.78	143.53	149.44	171.93	128.87	148.11	154.11	177.10
68	100.13	115.12	130.28	149.94	155.77	179.01	134.78	154.94	160.52	184.43
69	104.29	119.79	135.86	156.35	161.77	186.01	140.53	161.77	166.77	191.84
70	108.12	124.45	141.53	162.60	167.85	192.92	146.36	168.35	172.93	198.84
71	112.04	128.62	146.77	168.77	173.60	199.75	152.02	174.76	179.01	205.92
72	115.79	133.03	152.11	174.85	179.34	206.33	157.52	181.09	185.09	212.83
73	119.37	137.28	157.27	180.76	185.26	212.83	162.77	187.34	190.84	219.50
74	122.78	140.94	162.02	186.26	190.42	219.00	168.10	193.26	196.34	225.74
75	125.87	144.78	166.77	191.76	195.59	224.99	173.01	198.84	201.59	231.99
76	128.62	148.02	171.10	196.59	200.50	230.49	177.60	204.33	206.75	237.57
77	131.45	151.27	175.10	201.42	205.00	235.91	182.01	209.33	211.50	243.24
78	133.95	154.02	179.01	205.92	209.42	240.82	186.01	214.00	215.75	248.23
79	136.28	156.44	182.51	209.75	213.41	245.40	189.84	218.33	219.91	252.90
80	137.94	158.77	185.51	213.41	216.91	249.48	193.26	222.24	223.49	256.98
81	139.36	160.52	188.42	216.58	220.08	253.07	196.25	225.74	226.74	260.73
82	140.86	162.27	191.01	219.83	223.24	256.56	199.25	229.08	229.91	264.39
83	142.53	163.93	193.76	222.74	226.24	260.23	202.00	232.41	232.91	267.98
84	144.03	165.77	196.25	225.74	229.08	263.56	204.75	235.57	235.99	271.39
85	145.53	167.43	198.75	228.49	232.07	266.81	207.50	238.74	238.90	274.72
86	147.11	169.27	201.25	231.32	234.74	269.98	210.25	241.74	241.74	277.97
87	148.61	171.01	203.50	234.07	237.41	272.89	212.75	244.57	244.49	281.05
88	150.11	172.85	205.83	236.82	239.90	275.89	215.25	247.32	246.98	284.05
89	151.52	174.51	208.00	239.24	242.32	278.56	217.41	249.90	249.48	287.05
90	153.27	176.26	209.92	241.57	244.57	281.22	219.58	252.57	251.82	289.55
91	154.77	177.93	212.00	243.99	246.73	283.72	221.58	254.90	254.07	292.05
92	156.27	179.84	213.91	246.07	248.57	285.97	223.49	257.06	256.23	294.55
93	157.77	181.43	215.58	248.07	250.73	288.22	225.33	259.06	258.06	296.80
94	159.10	183.09	217.41	250.07	252.32	290.22	226.91	261.06	259.90	298.80
95	160.77	184.84	218.91	251.82	253.98	291.88	228.49	262.81	261.48	300.80
96	162.27	186.51	220.41	253.48	255.48	293.80	229.99	264.56	263.39	302.80
97	163.77	188.42	221.99	255.48	257.06	295.72	231.57	266.39	264.98	304.71
98	165.35	190.09	223.83	257.23	258.81	297.55	233.32	268.31	266.56	306.54
99	166.85	191.84	225.33	259.31	260.40	299.46	234.74	269.98	268.48	308.71

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**919-925, 932-933, 935**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1442	1660	1969	2264	2299	2641	2056	2364	2367	2720
65-67	949	1093	1236	1420	1481	1703	1277	1467	1527	1755
68	991	1141	1290	1484	1542	1772	1335	1533	1588	1827
69	1032	1186	1346	1548	1602	1841	1392	1601	1652	1898
70	1069	1233	1399	1610	1662	1910	1449	1667	1714	1970
71	1110	1277	1454	1673	1720	1979	1506	1731	1773	2039
72	1147	1318	1506	1733	1777	2044	1560	1794	1834	2107
73	1183	1359	1558	1790	1834	2107	1613	1855	1890	2173
74	1216	1397	1604	1844	1887	2170	1664	1913	1945	2235
75	1247	1433	1651	1896	1939	2229	1714	1970	1998	2296
76	1275	1467	1695	1948	1986	2284	1759	2023	2047	2354
77	1302	1499	1735	1995	2031	2335	1802	2075	2094	2408
78	1327	1527	1772	2039	2075	2386	1843	2119	2136	2460
79	1348	1549	1807	2079	2114	2429	1880	2162	2177	2505
80	1367	1571	1838	2115	2148	2470	1914	2200	2213	2545
81	1382	1587	1866	2145	2180	2506	1944	2235	2246	2582
82	1397	1606	1892	2176	2211	2542	1972	2268	2276	2619
83	1412	1623	1920	2207	2240	2576	2000	2302	2307	2653
84	1427	1640	1944	2235	2269	2610	2028	2333	2336	2687
85	1442	1660	1969	2264	2299	2641	2056	2364	2367	2720
86	1456	1676	1993	2291	2323	2674	2080	2394	2394	2753
87	1473	1692	2015	2319	2351	2703	2107	2423	2421	2784
88	1488	1711	2039	2344	2376	2731	2131	2450	2446	2814
89	1503	1728	2060	2368	2401	2760	2153	2476	2470	2841
90	1517	1746	2080	2393	2423	2785	2175	2501	2494	2868
91	1532	1762	2100	2417	2443	2811	2196	2523	2515	2893
92	1548	1780	2118	2438	2463	2833	2213	2545	2537	2917
93	1562	1797	2136	2456	2481	2855	2231	2567	2555	2940
94	1577	1812	2154	2476	2499	2874	2248	2584	2574	2959
95	1591	1833	2169	2494	2515	2892	2264	2602	2591	2979
96	1606	1849	2184	2512	2531	2910	2278	2620	2608	2998
97	1621	1866	2200	2530	2545	2929	2292	2639	2625	3018
98	1637	1883	2215	2549	2562	2946	2309	2657	2640	3036
99	1652	1901	2231	2567	2580	2966	2325	2675	2657	3058

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**919-925, 932-933, 935**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1602	1843	2187	2515	2554	2936	2284	2627	2629	3023
65-67	1055	1216	1373	1580	1645	1892	1418	1630	1696	1949
68	1102	1267	1433	1650	1714	1970	1483	1705	1767	2030
69	1147	1318	1495	1720	1780	2047	1547	1780	1835	2111
70	1190	1370	1558	1790	1847	2123	1610	1852	1903	2188
71	1233	1416	1615	1857	1911	2198	1673	1923	1970	2266
72	1274	1464	1674	1924	1973	2270	1734	1993	2037	2342
73	1313	1510	1730	1989	2038	2342	1791	2061	2100	2416
74	1351	1551	1783	2049	2096	2410	1850	2126	2160	2484
75	1385	1593	1835	2110	2153	2476	1904	2188	2219	2553
76	1416	1629	1883	2164	2207	2537	1955	2248	2275	2615
77	1447	1664	1927	2217	2256	2596	2003	2303	2328	2676
78	1474	1695	1970	2266	2305	2650	2047	2355	2374	2731
79	1499	1722	2009	2308	2349	2701	2089	2402	2420	2783
80	1518	1747	2042	2349	2387	2746	2126	2445	2460	2828
81	1533	1767	2074	2384	2422	2785	2159	2484	2495	2869
82	1550	1785	2102	2419	2456	2824	2192	2521	2530	2910
83	1569	1804	2132	2451	2489	2863	2223	2558	2563	2949
84	1585	1824	2159	2484	2521	2901	2253	2593	2597	2987
85	1602	1843	2187	2515	2554	2936	2284	2627	2629	3023
86	1619	1862	2214	2545	2583	2971	2313	2660	2660	3059
87	1636	1882	2240	2576	2613	3003	2341	2692	2691	3093
88	1652	1902	2265	2606	2640	3036	2368	2721	2718	3126
89	1668	1921	2289	2632	2666	3066	2393	2750	2746	3159
90	1686	1939	2310	2659	2692	3094	2417	2780	2771	3187
91	1703	1958	2333	2685	2715	3122	2439	2805	2796	3214
92	1719	1979	2354	2708	2736	3147	2460	2829	2819	3242
93	1736	1997	2373	2730	2759	3171	2479	2851	2840	3266
94	1751	2015	2393	2752	2776	3193	2497	2873	2860	3288
95	1769	2034	2409	2771	2795	3212	2515	2892	2878	3310
96	1785	2053	2426	2790	2812	3233	2531	2912	2899	3332
97	1802	2074	2443	2812	2829	3254	2549	2932	2916	3353
98	1819	2092	2463	2830	2848	3275	2567	2952	2934	3374
99	1836	2111	2479	2853	2866	3296	2583	2971	2955	3397

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**MONTHLY PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**919-925, 932-933, 935**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	120.12	138.28	164.02	188.59	191.51	220.00	171.26	196.92	197.17	226.58
65-67	79.05	91.05	102.96	118.29	123.37	141.86	106.37	122.20	127.20	146.19
68	82.55	95.05	107.46	123.62	128.45	147.61	111.21	127.70	132.28	152.19
69	85.97	98.79	112.12	128.95	133.45	153.36	115.95	133.36	137.61	158.10
70	89.05	102.71	116.54	134.11	138.44	159.10	120.70	138.86	142.78	164.10
71	92.46	106.37	121.12	139.36	143.28	164.85	125.45	144.19	147.69	169.85
72	95.55	109.79	125.45	144.36	148.02	170.27	129.95	149.44	152.77	175.51
73	98.54	113.20	129.78	149.11	152.77	175.51	134.36	154.52	157.44	181.01
74	101.29	116.37	133.61	153.61	157.19	180.76	138.61	159.35	162.02	186.18
75	103.88	119.37	137.53	157.94	161.52	185.68	142.78	164.10	166.43	191.26
76	106.21	122.20	141.19	162.27	165.43	190.26	146.52	168.52	170.52	196.09
77	108.46	124.87	144.53	166.18	169.18	194.51	150.11	172.85	174.43	200.59
78	110.54	127.20	147.61	169.85	172.85	198.75	153.52	176.51	177.93	204.92
79	112.29	129.03	150.52	173.18	176.10	202.34	156.60	180.09	181.34	208.67
80	113.87	130.86	153.11	176.18	178.93	205.75	159.44	183.26	184.34	212.00
81	115.12	132.20	155.44	178.68	181.59	208.75	161.94	186.18	187.09	215.08
82	116.37	133.78	157.60	181.26	184.18	211.75	164.27	188.92	189.59	218.16
83	117.62	135.20	159.94	183.84	186.59	214.58	166.60	191.76	192.17	220.99
84	118.87	136.61	161.94	186.18	189.01	217.41	168.93	194.34	194.59	223.83
85	120.12	138.28	164.02	188.59	191.51	220.00	171.26	196.92	197.17	226.58
86	121.28	139.61	166.02	190.84	193.51	222.74	173.26	199.42	199.42	229.32
87	122.70	140.94	167.85	193.17	195.84	225.16	175.51	201.84	201.67	231.91
88	123.95	142.53	169.85	195.26	197.92	227.49	177.51	204.09	203.75	234.41
89	125.20	143.94	171.60	197.25	200.00	229.91	179.34	206.25	205.75	236.66
90	126.37	145.44	173.26	199.34	201.84	231.99	181.18	208.33	207.75	238.90
91	127.62	146.77	174.93	201.34	203.50	234.16	182.93	210.17	209.50	240.99
92	128.95	148.27	176.43	203.09	205.17	235.99	184.34	212.00	211.33	242.99
93	130.11	149.69	177.93	204.58	206.67	237.82	185.84	213.83	212.83	244.90
94	131.36	150.94	179.43	206.25	208.17	239.40	187.26	215.25	214.41	246.48
95	132.53	152.69	180.68	207.75	209.50	240.90	188.59	216.75	215.83	248.15
96	133.78	154.02	181.93	209.25	210.83	242.40	189.76	218.25	217.25	249.73
97	135.03	155.44	183.26	210.75	212.00	243.99	190.92	219.83	218.66	251.40
98	136.36	156.85	184.51	212.33	213.41	245.40	192.34	221.33	219.91	252.90
99	137.61	158.35	185.84	213.83	214.91	247.07	193.67	222.83	221.33	254.73

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**MONTHLY STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**919-925, 932-933, 935**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	133.45	153.52	182.18	209.50	212.75	244.57	190.26	218.83	219.00	251.90
65-67	87.88	101.29	114.37	131.61	137.03	157.60	118.12	135.78	141.36	162.44
68	91.80	105.54	119.37	137.45	142.78	164.10	123.53	142.03	147.11	169.18
69	95.55	109.79	124.53	143.28	148.27	170.52	128.87	148.27	152.69	175.85
70	99.13	114.12	129.78	149.11	153.86	176.85	134.11	154.27	158.52	182.34
71	102.71	117.95	134.53	154.69	159.19	183.09	139.36	160.19	164.10	188.76
72	106.12	121.95	139.44	160.27	164.35	189.09	144.44	166.02	169.60	195.09
73	109.37	125.78	144.11	165.68	169.77	195.09	149.19	171.68	174.85	201.17
74	112.54	129.20	148.52	170.68	174.60	200.75	154.11	177.10	179.93	206.92
75	115.37	132.70	152.86	175.76	179.34	206.25	158.60	182.26	184.76	212.58
76	117.95	135.70	156.85	180.26	183.84	211.33	162.85	187.26	189.59	217.83
77	120.54	138.61	160.52	184.68	187.92	216.25	166.85	191.84	193.92	222.91
78	122.78	141.19	164.10	188.76	192.01	220.75	170.52	196.17	197.75	227.58
79	124.87	143.44	167.35	192.26	195.67	224.99	174.01	200.09	201.59	231.82
80	126.45	145.53	170.10	195.67	198.84	228.74	177.10	203.67	204.83	235.49
81	127.70	147.19	172.76	198.59	201.75	231.99	179.84	206.92	207.92	239.07
82	129.12	148.69	175.10	201.50	204.58	235.24	182.59	210.00	210.75	242.40
83	130.70	150.27	177.60	204.17	207.33	238.49	185.18	213.08	213.58	245.74
84	132.03	151.94	179.84	206.92	210.00	241.65	187.67	216.00	216.33	248.82
85	133.45	153.52	182.18	209.50	212.75	244.57	190.26	218.83	219.00	251.90
86	134.86	155.10	184.43	212.00	215.16	247.48	192.67	221.58	221.49	254.81
87	136.28	156.77	186.59	214.58	217.66	250.15	195.01	224.24	224.08	257.65
88	137.61	158.44	188.67	217.08	219.91	252.90	197.25	226.66	226.41	260.40
89	138.94	160.02	190.67	219.25	222.08	255.40	199.34	229.08	228.74	263.14
90	140.44	161.52	192.42	221.49	224.24	257.73	201.34	231.57	230.82	265.48
91	141.86	163.10	194.34	223.66	226.16	260.06	203.17	233.66	232.91	267.73
92	143.19	164.85	196.09	225.58	227.91	262.15	204.92	235.66	234.82	270.14
93	144.61	166.35	197.67	227.41	229.82	264.14	206.50	237.49	236.66	272.06
94	145.86	167.85	199.34	229.24	231.24	265.98	208.00	239.32	238.24	273.81
95	147.36	169.43	200.67	230.82	232.82	267.56	209.50	240.90	239.74	275.72
96	148.69	171.01	202.09	232.41	234.24	269.31	210.83	242.57	241.32	277.56
97	150.11	172.76	203.50	234.24	235.66	271.06	212.33	244.24	242.90	279.30
98	151.52	174.26	205.17	235.74	237.24	272.81	213.83	245.90	244.40	281.14
99	152.94	175.85	206.50	237.65	238.74	274.56	215.16	247.48	246.07	282.89

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**ALL EXCEPT 900-933, 935, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1311	1509	1790	2058	2090	2401	1869	2149	2152	2473
65-67	863	994	1124	1291	1346	1548	1161	1334	1388	1595
68	901	1037	1173	1349	1402	1611	1214	1394	1444	1661
69	938	1078	1224	1407	1456	1674	1265	1455	1502	1725
70	972	1121	1272	1464	1511	1736	1317	1515	1558	1791
71	1009	1161	1322	1521	1564	1799	1369	1574	1612	1854
72	1043	1198	1369	1575	1615	1858	1418	1631	1667	1915
73	1075	1235	1416	1627	1667	1915	1466	1686	1718	1975
74	1105	1270	1458	1676	1715	1973	1513	1739	1768	2032
75	1134	1303	1501	1724	1763	2026	1558	1791	1816	2087
76	1159	1334	1541	1771	1805	2076	1599	1839	1861	2140
77	1184	1363	1577	1814	1846	2123	1638	1886	1904	2189
78	1206	1388	1611	1854	1886	2169	1675	1926	1942	2236
79	1225	1408	1643	1890	1922	2208	1709	1965	1979	2277
80	1243	1428	1671	1923	1953	2245	1740	2000	2012	2314
81	1256	1443	1696	1950	1982	2278	1767	2032	2042	2347
82	1270	1460	1720	1978	2010	2311	1793	2062	2069	2381
83	1284	1475	1745	2006	2036	2342	1818	2093	2097	2412
84	1297	1491	1767	2032	2063	2373	1844	2121	2124	2443
85	1311	1509	1790	2058	2090	2401	1869	2149	2152	2473
86	1324	1524	1812	2083	2112	2431	1891	2176	2176	2503
87	1339	1538	1832	2108	2137	2457	1915	2203	2201	2531
88	1353	1555	1854	2131	2160	2483	1937	2227	2224	2558
89	1366	1571	1873	2153	2183	2509	1957	2251	2245	2583
90	1379	1587	1891	2175	2203	2532	1977	2274	2267	2607
91	1393	1602	1909	2197	2221	2555	1996	2294	2286	2630
92	1407	1618	1925	2216	2239	2575	2012	2314	2306	2652
93	1420	1634	1942	2233	2255	2595	2028	2334	2323	2673
94	1434	1647	1958	2251	2272	2613	2044	2349	2340	2690
95	1446	1666	1972	2267	2286	2629	2058	2365	2355	2708
96	1460	1681	1985	2284	2301	2645	2071	2382	2371	2725
97	1474	1696	2000	2300	2314	2663	2084	2399	2386	2744
98	1488	1712	2014	2317	2329	2678	2099	2415	2400	2760
99	1502	1728	2028	2334	2345	2696	2114	2432	2415	2780

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009  
**LINCOLN HERITAGE LIFE INSURANCE COMPANY**  
**ANNUAL STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES**  
**ALL EXCEPT 900-933, 935, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	1456	1675	1988	2286	2322	2669	2076	2388	2390	2748
65-67	959	1105	1248	1436	1495	1720	1289	1482	1542	1772
68	1002	1152	1303	1500	1558	1791	1348	1550	1606	1845
69	1043	1198	1359	1564	1618	1861	1406	1618	1668	1919
70	1082	1245	1416	1627	1679	1930	1464	1684	1730	1989
71	1121	1287	1468	1688	1737	1998	1521	1748	1791	2060
72	1158	1331	1522	1749	1794	2064	1576	1812	1852	2129
73	1194	1373	1573	1808	1853	2129	1628	1874	1909	2196
74	1228	1410	1621	1863	1905	2191	1682	1933	1964	2258
75	1259	1448	1668	1918	1957	2251	1731	1989	2017	2321
76	1287	1481	1712	1967	2006	2306	1777	2044	2068	2377
77	1315	1513	1752	2015	2051	2360	1821	2094	2116	2433
78	1340	1541	1791	2060	2095	2409	1861	2141	2158	2483
79	1363	1565	1826	2098	2135	2455	1899	2184	2200	2530
80	1380	1588	1856	2135	2170	2496	1933	2223	2236	2571
81	1394	1606	1885	2167	2202	2532	1963	2258	2268	2608
82	1409	1623	1911	2199	2233	2567	1993	2292	2300	2645
83	1426	1640	1938	2228	2263	2603	2021	2325	2330	2681
84	1441	1658	1963	2258	2292	2637	2048	2357	2361	2715
85	1456	1675	1988	2286	2322	2669	2076	2388	2390	2748
86	1472	1693	2013	2314	2348	2701	2103	2418	2418	2781
87	1487	1711	2036	2342	2375	2730	2128	2447	2446	2812
88	1502	1729	2059	2369	2400	2760	2153	2474	2471	2842
89	1516	1746	2081	2393	2424	2787	2175	2500	2496	2872
90	1533	1763	2100	2417	2447	2813	2197	2527	2519	2897
91	1548	1780	2121	2441	2468	2838	2217	2550	2542	2922
92	1563	1799	2140	2462	2487	2861	2236	2572	2563	2947
93	1578	1815	2157	2482	2508	2883	2254	2592	2582	2969
94	1592	1832	2175	2502	2524	2903	2270	2612	2600	2989
95	1608	1849	2190	2519	2541	2920	2286	2629	2616	3009
96	1623	1866	2205	2536	2556	2939	2301	2647	2635	3029
97	1638	1885	2221	2556	2572	2958	2317	2665	2651	3048
98	1654	1902	2239	2573	2589	2977	2334	2684	2667	3067
99	1669	1919	2254	2594	2605	2996	2348	2701	2686	3088

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual**  
**0.5200**

**Quarterly**  
**0.2600**

**Monthly**  
**0.0833**

There is a one-time \$20 application fee

Effective September 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY  
MONTHLY PREFERRED PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES  
ALL EXCEPT 900-933, 935, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	109.21	125.70	149.11	171.43	174.10	200.00	155.69	179.01	179.26	206.00
65-67	71.89	82.80	93.63	107.54	112.12	128.95	96.71	111.12	115.62	132.86
68	75.05	86.38	97.71	112.37	116.79	134.20	101.13	116.12	120.29	138.36
69	78.14	89.80	101.96	117.20	121.28	139.44	105.37	121.20	125.12	143.69
70	80.97	93.38	105.96	121.95	125.87	144.61	109.71	126.20	129.78	149.19
71	84.05	96.71	110.12	126.70	130.28	149.86	114.04	131.11	134.28	154.44
72	86.88	99.79	114.04	131.20	134.53	154.77	118.12	135.86	138.86	159.52
73	89.55	102.88	117.95	135.53	138.86	159.52	122.12	140.44	143.11	164.52
74	92.05	105.79	121.45	139.61	142.86	164.35	126.03	144.86	147.27	169.27
75	94.46	108.54	125.03	143.61	146.86	168.77	129.78	149.19	151.27	173.85
76	96.54	111.12	128.37	147.52	150.36	172.93	133.20	153.19	155.02	178.26
77	98.63	113.54	131.36	151.11	153.77	176.85	136.45	157.10	158.60	182.34
78	100.46	115.62	134.20	154.44	157.10	180.68	139.53	160.44	161.77	186.26
79	102.04	117.29	136.86	157.44	160.10	183.93	142.36	163.68	164.85	189.67
80	103.54	118.95	139.19	160.19	162.68	187.01	144.94	166.60	167.60	192.76
81	104.62	120.20	141.28	162.44	165.10	189.76	147.19	169.27	170.10	195.51
82	105.79	121.62	143.28	164.77	167.43	192.51	149.36	171.76	172.35	198.34
83	106.96	122.87	145.36	167.10	169.60	195.09	151.44	174.35	174.68	200.92
84	108.04	124.20	147.19	169.27	171.85	197.67	153.61	176.68	176.93	203.50
85	109.21	125.70	149.11	171.43	174.10	200.00	155.69	179.01	179.26	206.00
86	110.29	126.95	150.94	173.51	175.93	202.50	157.52	181.26	181.26	208.50
87	111.54	128.12	152.61	175.60	178.01	204.67	159.52	183.51	183.34	210.83
88	112.70	129.53	154.44	177.51	179.93	206.83	161.35	185.51	185.26	213.08
89	113.79	130.86	156.02	179.34	181.84	209.00	163.02	187.51	187.01	215.16
90	114.87	132.20	157.52	181.18	183.51	210.92	164.68	189.42	188.84	217.16
91	116.04	133.45	159.02	183.01	185.01	212.83	166.27	191.09	190.42	219.08
92	117.20	134.78	160.35	184.59	186.51	214.50	167.60	192.76	192.09	220.91
93	118.29	136.11	161.77	186.01	187.84	216.16	168.93	194.42	193.51	222.66
94	119.45	137.20	163.10	187.51	189.26	217.66	170.27	195.67	194.92	224.08
95	120.45	138.78	164.27	188.84	190.42	219.00	171.43	197.00	196.17	225.58
96	121.62	140.03	165.35	190.26	191.67	220.33	172.51	198.42	197.50	226.99
97	122.78	141.28	166.60	191.59	192.76	221.83	173.60	199.84	198.75	228.58
98	123.95	142.61	167.77	193.01	194.01	223.08	174.85	201.17	199.92	229.91
99	125.12	143.94	168.93	194.42	195.34	224.58	176.10	202.59	201.17	231.57

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual  
0.5200**

**Quarterly  
0.2600**

**Monthly  
0.0833**

There is a one-time \$20 application fee.

Effective September 1, 2009

**LINCOLN HERITAGE LIFE INSURANCE COMPANY  
MONTHLY STANDARD PREMIUM RATES**

**FOR USE IN CALIFORNIA ZIP CODES  
ALL EXCEPT 900-933, 935, 940-949**

ATTAINED AGE	PLAN A		PLAN B		PLAN C		PLAN D		PLAN F	
	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male
0-64	121.28	139.53	165.60	190.42	193.42	222.33	172.93	198.92	199.09	228.91
65-67	79.88	92.05	103.96	119.62	124.53	143.28	107.37	123.45	128.45	147.61
68	83.47	95.96	108.54	124.95	129.78	149.19	112.29	129.12	133.78	153.69
69	86.88	99.79	113.20	130.28	134.78	155.02	117.12	134.78	138.94	159.85
70	90.13	103.71	117.95	135.53	139.86	160.77	121.95	140.28	144.11	165.68
71	93.38	107.21	122.28	140.61	144.69	166.43	126.70	145.61	149.19	171.60
72	96.46	110.87	126.78	145.69	149.44	171.93	131.28	150.94	154.27	177.35
73	99.46	114.37	131.03	150.61	154.35	177.35	135.61	156.10	159.02	182.93
74	102.29	117.45	135.03	155.19	158.69	182.51	140.11	161.02	163.60	188.09
75	104.87	120.62	138.94	159.77	163.02	187.51	144.19	165.68	168.02	193.34
76	107.21	123.37	142.61	163.85	167.10	192.09	148.02	170.27	172.26	198.00
77	109.54	126.03	145.94	167.85	170.85	196.59	151.69	174.43	176.26	202.67
78	111.62	128.37	149.19	171.60	174.51	200.67	155.02	178.35	179.76	206.83
79	113.54	130.36	152.11	174.76	177.85	204.50	158.19	181.93	183.26	210.75
80	114.95	132.28	154.60	177.85	180.76	207.92	161.02	185.18	186.26	214.16
81	116.12	133.78	157.02	180.51	183.43	210.92	163.52	188.09	188.92	217.25
82	117.37	135.20	159.19	183.18	186.01	213.83	166.02	190.92	191.59	220.33
83	118.79	136.61	161.44	185.59	188.51	216.83	168.35	193.67	194.09	223.33
84	120.04	138.11	163.52	188.09	190.92	219.66	170.60	196.34	196.67	226.16
85	121.28	139.53	165.60	190.42	193.42	222.33	172.93	198.92	199.09	228.91
86	122.62	141.03	167.68	192.76	195.59	224.99	175.18	201.42	201.42	231.66
87	123.87	142.53	169.60	195.09	197.84	227.41	177.26	203.84	203.75	234.24
88	125.12	144.03	171.51	197.34	199.92	229.91	179.34	206.08	205.83	236.74
89	126.28	145.44	173.35	199.34	201.92	232.16	181.18	208.25	207.92	239.24
90	127.70	146.86	174.93	201.34	203.84	234.32	183.01	210.50	209.83	241.32
91	128.95	148.27	176.68	203.34	205.58	236.41	184.68	212.42	211.75	243.40
92	130.20	149.86	178.26	205.08	207.17	238.32	186.26	214.25	213.50	245.49
93	131.45	151.19	179.68	206.75	208.92	240.15	187.76	215.91	215.08	247.32
94	132.61	152.61	181.18	208.42	210.25	241.82	189.09	217.58	216.58	248.98
95	133.95	154.02	182.43	209.83	211.67	243.24	190.42	219.00	217.91	250.65
96	135.20	155.44	183.68	211.25	212.91	244.82	191.67	220.50	219.50	252.32
97	136.45	157.02	185.01	212.91	214.25	246.40	193.01	221.99	220.83	253.90
98	137.78	158.44	186.51	214.33	215.66	247.98	194.42	223.58	222.16	255.48
99	139.03	159.85	187.76	216.08	217.00	249.57	195.59	224.99	223.74	257.23

Premium payable other than annual will be determined according to the following factors:

**Semi-Annual  
0.5200**

**Quarterly  
0.2600**

**Monthly  
0.0833**

There is a one-time \$20 application fee.